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 Application No.: 09/478,051
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Docket No. P22425B USA

Bl *for* *62* *7*
 62. (Amended) [The] a computer-based method [of Claim 60,] for transferring funds to third parties comprising:
creating for each third party a customer account file containing a record of funds deposited by a depositor for use by each third party; and
periodically depositing funds into a customer account file in response to command instructions from said fund depositor, wherein said funds are deposited automatically.

Claim 63, line 1, after "60" insert -- or 62 --.

Claim 65, line 1, after "60" insert -- or 62 --.

Claim 67, line 1, after "60" insert -- or 62 --.

Claim 71, line 1, after "60" insert -- or 62 --.

Please add the following claims:

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 - ⁴72. The method of Claim ³62, wherein said funds are deposited weekly or monthly.

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 - ¹⁴73. The method of Claim ¹60 or ³62, wherein said customer account is a debit card

account into which cash is deposited.

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 - ¹⁵74. The method of Claim ¹⁴73, wherein said third party is a son or daughter of said

fund depositor. --

REMARKS

This Amendment is respectfully submitted prior to the examination of the above-identified pending U.S. patent application. This Amendment follows the granting of Applicant's Petition to Make Special on the basis of Infringement. The purpose of the Amendment is to voluntarily restrict the application to one of the claimed inventions, and to present claims ranging in scope in order to expedite examination.